# EXHIBIT A

Case 20-11101-e

SMPLE FINANCE CHARGE

C 55-2 The d 09/16/22 14:16:18 Desc

	13 U U J I T U Z Z	LITTER CONTE
Buyer Name and Address (Including Column of the Carlo RISTAL M WATKINS-FORD 91 PRESIDENTIAL BLVD UNIT 512 RALA CYMUTD PA 19004 (ONTCOMERCY	Convergence Address tract NA	ARDHOLD WISSAN, LLC. 265 E. LANCASTER AVE WYNNEHOOD, PA 19096

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller - Creditor (cometimes "we" or "we" or "un in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-It-ending Disclosures below are part of this contract.

NewUsed Year Model of the Contract of the

New/Used	Year	and Mode	el cular Weight	t Vehicle Identification Number			4	Primary Use For Which Purchased Personal, family, or household unless otherwise indicated below
USED 2		DEDA	J	HLRM4H500	C021	665		□ business
· CR V								□ agricultural □ ¾/△
FEDERAL TRUTH-IN-LENDING DISCLOSURES								Insurance. You may buy the physical damage insur-
PERCENTAGE	E   EIN	ARGE	Amount Financed	Total e	nts	Total Sale Price	ı	Insurance. You may buy the physical damage insur- ance this contract requires (see back) from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit.
RATE The cost of	The amo	e dollar ount the	The amount of credit provided	The amour will nave par you have m	nt you id after	The total cost of your purchase on		required to buy any other insurance to obtain credit.  If any insurance is checked below, policies or certificates from the named insurance companies will
your credit as a yearly rate.		adit will st you.	to you or on your behalf.	you have may payments schedule		credit, including your down payment of		describe the terms and conditions.
	1			schedule	ea.	\$ 1500.00 is \$ 21382.08		Check the insurance you want and sign below: Optional Credit Insurance
	% <b>\$</b> 452		\$15361.78	\$ 19882	_80_	\$ 21382.08		☐ Credit Life: ☐ Buyer ☐ Co-Buyer ☐ Both
Your Paymen Number of	t Schedu	nount of syments	When P	avments				☐ Credit Disability: ☐ Buyer ☐ Co-Buyer ☐ Both Premium:
Number of Payments	Pa	yments	Are Monthly beginning	Due				Credit Life \$N/AN/A
72	276			2/09/2018	3			Credit Disability \$N /A Insurance Company Name N /A
	N/A						N,	A
Or As Follows:	N/A						lé,	
								A  Credit life insurance and credit disability insurance are not required to obtain credit that dealine is buy or not buy credit in life insurance and credit dealing insurance and credit dealing insurance and credit dealing insurance and credit dealing insurance, are cost as shown in lens 4 of the insurance, but cost is shown in lens 4 of the insurance, but cost is shown in lens 4 of the insurance pays only a manual representation of the insurance pays only the insurance pays only the insurance pays only the manual representation in pays aged along premiers on time. Credit dealship insurance pays he scheduled payments due to control of the
Late Charge, If p	ayment is not	t paid in full w	ithin 10 days after it is	due, you will pa	ry a late	charge. If the vehicle	ı	life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless
is a heavy commit the charge will be	ercial motor v	vehicle, the ch	narge will be 4% of the	e part of the pay	yment th	at is late. Otherwise,		you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of
Prepayment. If yo	ou pay off all	your debt ear	ty, you will not have to	pay a penalty.				Amount Financed. Credit life incurance pays the unpaid part of the Amount Financed if you die. This insurance pays only the
			interest in the vehicle or more information in			it nonpayment.		amount you would owe if you paid all your payments on time.  Credit disability insurance pays the scheduled payments due under this contract white you are disabled. This insurance doce.
default, any requir	red repaymen	nt in full befon	e the scheduled date	and security inte	erest.	, , , , , , , , , , , , , , , , , , , ,		not cover any increase in your payment or in the number of
	MOUNT FIN	ANCED (Selle	er may keep part o	of the amoun	ts paid	to others.)	ı	insurance companies may further limit the coverage that credit life insurance or credit disability insurance provides. See the
1 Cash Price Vehicle					1343	8 33		policies or certificates for coverage limits or other terms and conditions.
	s and installat	tion -		\$		N/A 8.30		
Governmen	nt Taxes			\$		8.30 N/A		
Vehicle Del ∰/A	ivery	foil	/A	\$		10/A		
86/A		foft	/A	\$		N/A		
®/A ®/A			/A /A	\$	<u> </u>	N/A N/A		Other Optional Insurance
68/A		fok	/A	;		N/A		□ N/A N/A
66/A 66/A		foik foik				N/A N/A		Type of Insurance Term
ã/Ã		for	/A	\$		N/A		Premium \$ N / A  Description of Coverage N / A
					9	14376.63 (1)	N,	IA ilia
2 Total Downpayin Trade-Init							N.	Insurance Company Name N/A
Trade-Inkl Trade-In		(Make)	(Model)					Home Office Address N/A
	de In Allowani Off Made By S	CO .	(ring	\$		N/A N/A	Ν,	N/A N/A
Equals Ne		Sellei		\$	;	N/A		Type of insurance Term
+ Cash + Offici A				s		0.00 N/A		Premium \$N/A
	wnpayment is	s negative, ente	er "0" and see 4H below	\$	,		N,	Description of Coverage N/A
3 Unpaid, Balance	ot Cash Phoe	(1 minus 2)		•		12876.63 (3)	N.	Insurance Company Name N/A
4 Other Charges Is A Cost of Optio							R.	Home Office Address N/A
Company or I			·				N,	'A
Life Disability		Term	<u>\$</u>	N/A s		N/A_		Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be
B Utner Optiona			ce Company or Compa					decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost.
(Describe)\\/ (Describe)\\/			Term N/A	\$	:	N/A		want the insurance checked above.
C Official Fees	A Paid to Gover	rnment Agencie	Term <u>N / A</u>		·	N/A		Buyer Signature Date
# / A		foji			<u> </u>	N/A		Y 31/0 31/0
₩/A GTATE	OF PA	tof)	N LINE SERVI	CE F S		N/A 5.15		Co-Buyer Signature N/A Date
D Optional Gap				\$	i	N/A		THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE
		luded in Cash or Registration		\$	·	N/A		BODILY INJURY OR PROPERTY DAMAGE
TRANS/R	REGIS/TA	AG.	-	\$	46	.00		CAUSED IO OTHERS.
G Government ( (includes \$ _	Certificate of	Title Fees	erest recording fee)		. 7	8.00		Returned Check Charge: You agree to pay the costs we actually pay to others if any check you give us is dishonored.
H Other Charge		t identify who i	s paid and	•	,			OPTIONAL GAP CONTRACT, A gap contract (debt cancellation
describe pum de / A		for I	Prior Credit or Lesso De	elance ^		N/A.		OPTIONAL GAP CONTRACT. A gap contract (debt cancellating contact) is not required to obtain credit and will not be provided unless you sign below and agree to pay the actor charge. If you choose to buy a gap contract, the charge is shown in hism 40 or the termission or Amusul Financia See your gap contract for datalls on the terms and conditions it provides. It is a part of this contract.
ARDMOR	E NISSA	AN, L toD	Prior Credit or Lease Br OCUMENTATION	FEE s	14	1.00		the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides it is a part of this
äURICH ₩/A	VSC		ERV.CONTRACT		220	0.00 N/A		contract. Term! / AMos/ A
t8/A		foA)	/A	\$	:	N/A		Name of Gap Contract
87A ⊗RDMOR	RE NISS/	Mot L	/A OUNTY FEE			N/A		I want to buy a gap contract.  N / Δ
®RUMUH ₩A/A	KE #155/	\N, L tok		\$	i	5.00 N/A		Buyer Signs x N/A
<b>⇒</b> /A		10N	/A	\$		N/A		
tš/A lotal Other C	harnes and △		A Others on Your Behalf	\$	;	N/A 2485.15 (4)		
5 Amount Finance			00.0.00			15361.78 (5)	ĺ	
6 Finance Charge						4520.30 (6)		
7 Total of Payment	ts-Time Balan	ice (5 + 6)				19882.08 (7)	L	. N/A
		If you d	io not meet you	ur contract	obliga	itlons, you may	lo	se the vehicle.
OPTION: T You o	náv no finan	nce charge if	the Amount Finan	ced. item 5. is	paid in	full on or before N	Ά	
OPTION: □ You pay no finance charge if the Amount Financed, item 5, is paid in full on or before N/A								
you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.								
and we must sign i	t. No oral cha	anges are bind	ing. Buyer Signs	للتندي X	IN I	eleteten forto	o-B	this contract. Any change for this contract must be in writing luyer Signs <b>X</b> under this contract without losing them. For example, we
i may extend the tim	e for making	some gaymen	its without extending th	e ome for making	i otners.			
You authorize us to	obtain inform	nation about yo	ou, or the vehicle you a	re buying, from t	he state	notor vehicle departmen	t or	other motor vehicle registration authorities.
See back for oth								
The Annua	il Perce	ntage R	ate may be r	negotiable	e witi	the Seller. To	he	Seller may assign this contract
and retain its right to receive a part of the Finance Charge.  NOTICE TO BUYER. DO NOT SIGN THIS CONTRACT IN BLANK. YOU ARE ENTITLED TO AN EXACT COPY OF THE								

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it. Buyer Signs X Custal M. Luttlin - John Date 1/09/18 Co-Buyer Signs X N/A Co-Duyer soft Other Commar — Account is a person who is respectable for people for peopl Assigned with recourse

ARDMORE HISSAN, LLC. " Chuly PORM INC. SSS-PA 90% costs (U.S. PRINCE DAMPED CONTROL DAMPED COSTS IN THE PROVISE OF SERVICE DAMPED COSTS IN THE PROVISE OF SERVICE DAMPED COSTS IN THE PROVISE DAMPED COSTS IN THE PROVINCE DAMPED COSTS IN THE PROVISE DAMPED C

ORIGINAL LIENHOLDER

# Case 20-11101-elf FINAL COLOR DE 201101101 el 1 FINAL COLOR DE 201101 el 1 FINAL COLOR DE 20110 el 1 FINAL COLOR DE 201101 el 1 FINAL COLOR DE 20110 el 1 FINAL COLO The weight flaure Finance Charge. We will flaure repossess the vehicle, you may get it bear by paying the flavore physical and the flavore physica

- the Manager Thrytonia cyll plays the Anfuel Perchange That Child unfolklight the Anfuel Financed.

  Financed.

  How we will apply payments. We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Finance Charge, to the unpaid part of the Finance Charge.

  To the Payments and Total Sale Price shown on the font on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment with the condition of the same amount as your scheduled payment with a smaller final payment of the same amount as your scheduled payment with a smaller final payment to the same amount as your scheduled payment with a smaller final payment of the same amount as your scheduled payment with a smaller final payment of the same amount as your scheduled payment with a smaller final payment of the same amount as your scheduled payment be to the same amount and unpaid part of the Annount Financed at any time with-unpaid part of the Annount Financed at any time with-unpaid part of the Finance Charge and all other amounts due up to the date of your payment.

- unpair part of the Finance Charge and all other amounts due up to the date of your payment.

  2. YOUR OTHER PROMISES TO US
  a. If the vehicle is damaged, destroyed, or missing. You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.
  b. Using the vehicle. You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, to the whole, the weak for it.
  c. Security interest. You give not one pay the amount when we ask for it.
  All money or goods received (proceeds) for the vehicle;
  All insurance, maintenance, service, or other contracts we finance for you; and
  All proceeds frames for you; and
  All proceeds frames for profit and maintenance, service, and insurance, and the procedure of the contracts.
  This secures payment of all you owe on this contract. It also secures your other agreements in this contract.

the contracts.

This secures payment of all you owe on this contract.
It also secures your other agreements in this contract.

You will make sure the title shows our security interest (iten) in the vehicle. You will not allow any other security interest to be placed on the title without our

(lien) in the vehicle. You will not allow any other security interest to be placed on the title without our written permission.

d. Insurance you must have on the vehicle.
You agree to have physicial damage incurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our entire interest in the vehicle as well as the property of the p

- Subtract the refund from what you owe.

  3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES
  a You may owe tate charges. You will pay a late charge
  on each late payment as shown on the front. The term
  'heavy commercial mofor whiche' means any new or
  used motor vehicle, excluding a recreational vehicle,
  which is (i) a truck or truck tractor having a
  manufacturer's gross venecular weight of thirteen
  thousand (13,000) pounds or more, or (ii) a semitrailer or trailer designed for use in combination with a
  truck or truck tractor. Acceptance of a late payment or
  late charge does not excuse your late payment or
  mean that you may keep making late payments.
  If you pay late, we may also take the steps described
  below.
  - below.

    You may have to pay all you owe at once. If you break your promises (default), we may demand that you pay all you owe on this contract at once. Default means:

- you pay all you owe on this contract at once. Default you pay all you owe on this contract at once. Default we will be the contract of the contract at once. Default on the contract and the cont

- the top and the second process of the second
- them to obtain refunds of unearmed charges to reduce Mata you over.

  Summary Notice Regarding Prepayment, Rebate of Finance Charge and Reinstatement: You may prepay all or part of the amount you owe under his contract without penalty. If you do so, you only have to pay the earmed and unpell part of the date of your payment. Unearmed finance charges will not be robated under this contract because there will never be any unearmed finance charges to rebate. If you default and we repossess the vehicle, we may, at our option, allow you to get the vehicle back before we sell it by paying all past due payments, late charges, and expenses (reinstate).

(reinstate).

WARRANTIES SELLER DISCLAIMS
The following paragraph does not affect any warranties covering the vehicle that the vehicle manufacturer may provide. The following paragraph also does not apply at all if you bought the vehicle primarily for personal, family, or Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes an warranties, express or implied, on the vehicle, and there will be no implied warranties or meronanability or of fitness for a particular purpose.

- 5. Used Car Buyers Guide, The information you see on the window form for this vehicle is part of this contract. Information on the window form overtides any contrary provisions in the contract of sale. Spanish Translation. Guia para compradores de vehiculos usados. La información que ve en el formulanto de la ventanilla para este vehiculo forma parte del presente contrato. La información del tormulanto de la ventanilla dela sel sin efecto toda disposición en contrario contenida en el contrato de venta.

6. SERVICING AND COLLECTION CONTACTS
You agree that we may try to contact you in writing, by
e-mail, or using prerecorded/artificial voice messages, text
messages, and automatic telephone dialing systems, as
the law allows. You also agree that we may try to contact
you in these and other ways at any address or telephone
number you provide us, even if the telephone number is a
cell phone number or the contact results in a charge to

## RIGHT TO RECEIVE STATEMENT OF ACCOUNT

RIGHT TO RECEIVE STATEMENT OF ACCOUNT Upon your requeat, we will provide you a etatement of account that shows information about your payment history including any charges and credits to your account. It will also show amounts that are due at the time of your request and information regarding future payments. We will provide you one statement of account at no cost. We may charge you our reasonable costs for any additional statements requested, as the law allows. Your right to receive a statement of account ends one year after termination of the contract.

ADDITIONAL RIGHTS
If you encounter a problem; you may have additional
rights under the Unfair Trade Practices and Consumer
Protection Law, which is enforced by the Pennsylvania
Office of Attorney General, Bureau of Consumer
Protection.

APPLICABLE LAW
 Federal law and the law of the state of the Seller's address shown on the front of this contract apply to this contract.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF, RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

en total of the action of the second of the control of the control

A control of the cont